Certificate Number: 03088-PAM-DE-038141310

Bankruptcy Case Number: 22-01198



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 31, 2022, at 11:59 o'clock PM CDT, Gail L Harrell completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 30, 2024 By: /s/Katherine Minnich

Name: Katherine Minnich

Title: Counselor